

# Withdrawal percentages: Bigger may be better

Payment option 2: Lifetime income with potential increases

It's important to have retirement income you can't outlive. But it's also important to boost your income potential. Allianz 360, with its 360 Benefit rider, gives you both.

The longer you wait,  
**THE HIGHER  
YOUR INCOME**

Allianz 360 is a fixed index annuity with the 360 Benefit rider (360 Benefit) that offers lifetime income payments with the potential to increase for as long as you live. But before you start receiving income, Allianz 360 with the 360 Benefit (included at an additional cost) also gives you several more ways of potentially increasing the amount of your income payments.

## Indexed interest

Because it's a fixed index annuity, Allianz 360 gives you the opportunity to earn interest based on your index allocation choices. The interest your allocation choices earn increases the accumulation value, which in turn increases your income amount.

And once you begin receiving lifetime income withdrawals, every year we credit interest to your annuity your income will increase by the same percentage, even after we've paid your contract's accumulation value in full.

## Interest bonus

In addition to indexed interest potential, Allianz 360 and the 360 Benefit give you a 25% interest bonus on any interest we credit to your annuity until you begin income withdrawals. So, if you earned 4% interest from your allocation(s) in a given year, we would actually credit 5% to your accumulation value. ( $4\% \times 25\% = 1\%$ .  $4\% + 1\% = 5\%$ .)

## A reward for waiting

The Allianz 360 Annuity and 360 Benefit guarantee that the longer you wait before you start receiving income, the higher your income will be. That's because – beginning at age 40 – your lifetime income payment percentage is guaranteed to increase every year you leave your contract in deferral. See the chart on the next page for more details.

For all that's ahead.®

Allianz 

Must be accompanied by the Allianz 360 Annuity consumer brochure (CB54370 and CB54370-B) or appropriate variations.

Bonus annuities may include higher surrender charges, longer surrender charge periods, lower interest rates, lower caps, higher spreads, or other restrictions that are not included in similar annuities that don't offer a bonus feature.

The bonus is credited each year the chosen allocation earns interest. During the first 10 contract years, we will apply a surrender charge and market value adjustment (MVA) if the contract is partially or fully surrendered. These charges may result in a loss of indexed interest and fixed interest, interest bonus, and a partial loss of principal (premium).

## Lifetime withdrawal percentage increases

Beginning at age 40, we'll automatically increase your contract's lifetime withdrawal percentage each year you allow your contract to accumulate. Then, beginning at age 50, you can choose to begin lifetime withdrawal payments.

For example, the chart to the right shows how the income withdrawal percentage would increase each year for a 55-year-old who waited 10 years to begin taking lifetime withdrawal payments using Option 2 (increase-opportunity payments).

As you can see, the income withdrawal percentage starts at 3.50% of the accumulation value, and the withdrawal percentage increases by 0.25% every year until withdrawals begin. At the beginning of year 2, the payout percentage has increased to 3.75% (3.50% + 0.25% = 3.75%). Each year, we add 0.25% to your withdrawal percentage – until, by the end of year 10, the available income has increased to 6.00%.

If you choose a joint payout option, we increase the joint withdrawal percentage by 0.25% every year as well. The joint withdrawal percentage starts out 0.50% lower, so no matter which year you choose to start income, the joint withdrawal percentage will be exactly ½ of 1% lower than the single life withdrawal percentage.

Issue age 55	Single payout percentages			Joint payout percentages		
	Beginning of year	Annual increase 0.25%	End of year	Beginning of year	Annual increase 0.25%	End of year
1	3.50%	0.25%	3.75%	3.00%	0.25%	3.25%
2	3.75%	0.25%	4.00%	3.25%	0.25%	3.50%
3	4.00%	0.25%	4.25%	3.50%	0.25%	3.75%
4	4.25%	0.25%	4.50%	3.75%	0.25%	4.00%
5	4.50%	0.25%	4.75%	4.00%	0.25%	4.25%
6	4.75%	0.25%	5.00%	4.25%	0.25%	4.50%
7	5.00%	0.25%	5.25%	4.50%	0.25%	4.75%
8	5.25%	0.25%	5.50%	4.75%	0.25%	5.00%
9	5.50%	0.25%	5.75%	5.00%	0.25%	5.25%
10	5.75%	0.25%	6.00%	5.25%	0.25%	5.50%

Allianz 360<sup>SM</sup> Annuity with the 360 Benefit rider gives you opportunities for your payment to increase – before and after you start receiving income. **Ask your financial professional if Allianz 360 may be a good fit for your retirement strategy.**

The annual charge for the 360 Benefit is 1.15% of the contract's accumulation value.

Distributions are subject to ordinary income tax and, if taken prior to 59½, a 10% federal additional tax.

## Determining your guaranteed lifetime withdrawal percentage

The table below shows the guaranteed withdrawal percentages you would receive from Allianz 360<sup>SM</sup> and the 360 Benefit for a single life choosing Option 2, increasing income opportunity.

Start by finding your age in the first column. Then, look along the top row for the number of years you wish to wait before beginning lifetime income withdrawals. (For example if you were 52 when you bought your annuity and you waited 15 years to begin receiving income, your guaranteed withdrawal percentage would be 6.50%.)

Issue Age	Single life initial payout %	Annual increase	Option 2 – Increasing income opportunity – minimum guaranteed annual lifetime withdrawal percentage																	
			1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	20	25	30
50	3.00%	0.20%	3.20%	3.40%	3.60%	3.80%	4.00%	4.20%	4.40%	4.60%	4.80%	5.00%	5.20%	5.40%	5.60%	5.80%	6.00%	7.00%	8.00%	9.00%
51	3.10%	0.21%	3.31%	3.52%	3.73%	3.94%	4.15%	4.36%	4.57%	4.78%	4.99%	5.20%	5.41%	5.62%	5.83%	6.04%	6.25%	7.30%	8.35%	9.40%
52	3.20%	0.22%	3.42%	3.64%	3.86%	4.08%	4.30%	4.52%	4.74%	4.96%	5.18%	5.40%	5.62%	5.84%	6.06%	6.28%	6.50%	7.60%	8.70%	9.80%
53	3.30%	0.23%	3.53%	3.76%	3.99%	4.22%	4.45%	4.68%	4.91%	5.14%	5.37%	5.60%	5.83%	6.06%	6.29%	6.52%	6.75%	7.90%	9.05%	10.20%
54	3.40%	0.24%	3.64%	3.88%	4.12%	4.36%	4.60%	4.84%	5.08%	5.32%	5.56%	5.80%	6.04%	6.28%	6.52%	6.76%	7.00%	8.20%	9.40%	10.60%
55	3.50%	0.25%	3.75%	4.00%	4.25%	4.50%	4.75%	5.00%	5.25%	5.50%	5.75%	6.00%	6.25%	6.50%	6.75%	7.00%	7.25%	8.50%	9.75%	11.00%
56	3.60%	0.26%	3.86%	4.12%	4.38%	4.64%	4.90%	5.16%	5.42%	5.68%	5.94%	6.20%	6.46%	6.72%	6.98%	7.24%	7.50%	8.80%	10.10%	11.40%
57	3.70%	0.27%	3.97%	4.24%	4.51%	4.78%	5.05%	5.32%	5.59%	5.86%	6.13%	6.40%	6.67%	6.94%	7.21%	7.48%	7.75%	9.10%	10.45%	11.80%
58	3.80%	0.28%	4.08%	4.36%	4.64%	4.92%	5.20%	5.48%	5.76%	6.04%	6.32%	6.60%	6.88%	7.16%	7.44%	7.72%	8.00%	9.40%	10.80%	12.20%
59	3.90%	0.29%	4.19%	4.48%	4.77%	5.06%	5.35%	5.64%	5.93%	6.22%	6.51%	6.80%	7.09%	7.38%	7.67%	7.96%	8.25%	9.70%	11.15%	12.60%
60	4.00%	0.30%	4.30%	4.60%	4.90%	5.20%	5.50%	5.80%	6.10%	6.40%	6.70%	7.00%	7.30%	7.60%	7.90%	8.20%	8.50%	10.00%	11.50%	13.00%
61	4.10%	0.31%	4.41%	4.72%	5.03%	5.34%	5.65%	5.96%	6.27%	6.58%	6.89%	7.20%	7.51%	7.82%	8.13%	8.44%	8.75%	10.30%	11.85%	13.40%
62	4.20%	0.32%	4.52%	4.84%	5.16%	5.48%	5.80%	6.12%	6.44%	6.76%	7.08%	7.40%	7.72%	8.04%	8.36%	8.68%	9.00%	10.60%	12.20%	13.80%
63	4.30%	0.33%	4.63%	4.96%	5.29%	5.62%	5.95%	6.28%	6.61%	6.94%	7.27%	7.60%	7.93%	8.26%	8.59%	8.92%	9.25%	10.90%	12.55%	14.20%
64	4.40%	0.34%	4.74%	5.08%	5.42%	5.76%	6.10%	6.44%	6.78%	7.12%	7.46%	7.80%	8.14%	8.48%	8.82%	9.16%	9.50%	11.20%	12.90%	14.60%
65	4.50%	0.35%	4.85%	5.20%	5.55%	5.90%	6.25%	6.60%	6.95%	7.30%	7.65%	8.00%	8.35%	8.70%	9.05%	9.40%	9.75%	11.50%	13.25%	15.00%
66	4.60%	0.36%	4.96%	5.32%	5.68%	6.04%	6.40%	6.76%	7.12%	7.48%	7.84%	8.20%	8.56%	8.92%	9.28%	9.64%	10.00%	11.80%	13.60%	15.40%
67	4.70%	0.37%	5.07%	5.44%	5.81%	6.18%	6.55%	6.92%	7.29%	7.66%	8.03%	8.40%	8.77%	9.14%	9.51%	9.88%	10.25%	12.10%	13.95%	15.80%
68	4.80%	0.38%	5.18%	5.56%	5.94%	6.32%	6.70%	7.08%	7.46%	7.84%	8.22%	8.60%	8.98%	9.36%	9.74%	10.12%	10.50%	12.40%	14.30%	16.20%
69	4.90%	0.39%	5.29%	5.68%	6.07%	6.46%	6.85%	7.24%	7.63%	8.02%	8.41%	8.80%	9.19%	9.58%	9.97%	10.36%	10.75%	12.70%	14.65%	16.60%
70	5.00%	0.40%	5.40%	5.80%	6.20%	6.60%	7.00%	7.40%	7.80%	8.20%	8.60%	9.00%	9.40%	9.80%	10.20%	10.60%	11.00%	13.00%	15.00%	17.00%
71	5.10%	0.41%	5.51%	5.92%	6.33%	6.74%	7.15%	7.56%	7.97%	8.38%	8.79%	9.20%	9.61%	10.02%	10.43%	10.84%	11.25%	13.30%	15.35%	
72	5.20%	0.42%	5.62%	6.04%	6.46%	6.88%	7.30%	7.72%	8.14%	8.56%	8.98%	9.40%	9.82%	10.24%	10.66%	11.08%	11.50%	13.60%	15.70%	
73	5.30%	0.43%	5.73%	6.16%	6.59%	7.02%	7.45%	7.88%	8.31%	8.74%	9.17%	9.60%	10.03%	10.46%	10.89%	11.32%	11.75%	13.90%	16.05%	
74	5.40%	0.44%	5.84%	6.28%	6.72%	7.16%	7.60%	8.04%	8.48%	8.92%	9.36%	9.80%	10.24%	10.68%	11.12%	11.56%	12.00%	14.20%	16.40%	
75	5.50%	0.45%	5.95%	6.40%	6.85%	7.30%	7.75%	8.20%	8.65%	9.10%	9.55%	10.00%	10.45%	10.90%	11.35%	11.80%	12.25%	14.50%	16.75%	
76	5.60%	0.46%	6.06%	6.52%	6.98%	7.44%	7.90%	8.36%	8.82%	9.28%	9.74%	10.20%	10.66%	11.12%	11.58%	12.04%	12.50%	14.80%		
77	5.70%	0.47%	6.17%	6.64%	7.11%	7.58%	8.05%	8.52%	8.99%	9.46%	9.93%	10.40%	10.87%	11.34%	11.81%	12.28%	12.75%	15.10%		
78	5.80%	0.48%	6.28%	6.76%	7.24%	7.72%	8.20%	8.68%	9.16%	9.64%	10.12%	10.60%	11.08%	11.56%	12.04%	12.52%	13.00%	15.40%		
79	5.90%	0.49%	6.39%	6.88%	7.37%	7.86%	8.35%	8.84%	9.33%	9.82%	10.31%	10.80%	11.29%	11.78%	12.27%	12.76%	13.25%	15.70%		
80	6.00%	0.50%	6.50%	7.00%	7.50%	8.00%	8.50%	9.00%	9.50%	10.00%	10.50%	11.00%	11.50%	12.00%	12.50%	13.00%	13.50%	16.00%		



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